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~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)

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File 348: EUROPEAN PATENTS 1978-2007/ 200826

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File 349: PCT FULLTEXT 1979-2008/UB=20080710|UT=20080703

(c) 2008 WPO/Thomson

File 350: Derwent WPI X 1963-2008/UD=200843

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Set	Items	Description
S1	3	AU=HEIGES A?
S2	43	AU=KRON R?
S3	3	AU=MONICAL S?
S4	43	S1 OR S2 OR S3
S5	3	S4 AND ((QUALIF????)(TUITI ON)(PLAN OR PLANS)) OR (SECTI ON- () 529)(3N)(INTERNAL()REVENUE) OR (529 OR EDUCATI ON OR EDUCATI - ONAL OR COLLEGE OR COLLEGES OR UNI VERSI T???)() (SAVI NG OR SAVI - NGS)() (PLAN OR PLANS) OR 529() (PLAN OR PLANS))

5/3/1 (Item 1 from file: 348)

DIALOG(R) File 348: EUROPEAN PATENTS

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01412449

TECHNIQUES FOR ILLUSTRATING AND ANALYSING COLLEGE SAVINGS PLANS
VERFAHREN ZUR DARSTELLUNG UND ANALYSE VON AUSBI LDUNGSSPARPLANEN
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NI VEAU POST-SECONDAI RE

PATENT ASSIGNEE:

Merrill Lynch & Co., Inc., (2362250), 250 Vesey Street, New York, NY
10281, (US), (Applicant designated States: all)

INVENTOR:

HEIGES, Andrew , 4276 Milords Lane, Doylestown, PA 18901, (US)

KRON, Robert , 1 Langfeldt Court, Franklin Park, NJ 08823, (US)

MONICAL, Steven, E. , 24 Rosebay Court, Monmouth Junction, NJ 08852,
(US)

PATENT (CC, No, Kind, Date):

WO 2002011014 020207

APPLICATION (CC, No, Date): EP 2001948641 010621; WO 2001US20040 010621

PRI ORITY (CC, No, Date): US 620452 000720

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

LANGUAGE (Publication, Procedural, Application): English; English; English

5/3/2 (Item 1 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00877778

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NI VEAU POST-SECONDAI RE

Patent Applicant/Assignee:

MERRILL LYNCH & CO INC, 250 Vesey Street, New York, NY 10281, US, US
(Residence), US (Nationality)

Inventor(s):

HEIGES Andrew, 4276 Milords Lane, Doylestown, PA 18901, US,
KRON Robert, 1 Langfeldt Court, Franklin Park, NJ 08823, US,
MONICAL Steven E, 24 Rosebay Court, Monmouth Junction, NJ 08852, US,

Legal Representative:

BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
East 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)
Application: WO 2001US20040 20010621 (PCT/WO US0120040)
Priority Application: US 2000620452 20000720

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

^ 5/3/3 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPI X

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0012255965 - Drawing available

WPI ACC NO: 2002-196034/200225

XRPX Acc No: N2002-148889

**Computerized method for illustrating and analyzing college savings
plans, uses a database of education institution cost parameters, savings
plan parameters and tax implications to provide comparative analysis of a
variety of plans**

Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)

Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S; MONICAL S E

Patent Family (2 patents, 24 countries)

Patent			Application					
Number	Kind	Date	Number	Kind	Date	Update		
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225	B	
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478	E	
			US 2004751331	A	20040102			

Priority Applications (no., kind, date): US 2000620452 A 20000720; US
2004751331 A 20040102

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002011014	A2	EN	71	38	
National Designated States, Original: CA IN JP MX					
Regional Designated States, Original: AT BE CH CY DE DK ES FI FR GB GR IE					
IT LU MC NL PT SE TR					
US 20040236652	A1	EN			Continuation of application US
2000620452					

~~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/Jun W8
(c) 2008 Institution of Electrical Engineers
File 9: Business & Industry(R) Jul/1994-2008/Jul 10
(c) 2008 The Gale Group
File 15: ABI/Inform(R) 1971-2008/Jul 16
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(c) 2008 Business Wire.
File 613: PR Newswire 1999-2008/Jul 16
(c) 2008 PR Newswire Association Inc

File 624: McGraw-Hill Publications 1985-2008/Jul 15
(c) 2008 McGraw-Hill Co. Inc

File 634: San Jose Mercury Jun 1985-2008/Jul 10
(c) 2008 San Jose Mercury News

File 810: Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813: PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 625: American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

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File 626: Bond Buyer Full Text 1981-2008/Jul 03
(c) 2008 Bond Buyer

File 267: Finance & Banking Newsletters 2008/Jul 07
(c) 2008 Dialog

File 16: Gale Group PROMT(R) 1990-2008/Jul 08
(c) 2008 The Gale Group

File 148: Gale Group Trade & Industry DB 1976-2008/Jun 25
(c) 2008 The Gale Group

File 160: Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275: Gale Group Computer DB(TM) 1983-2008/Jul 07
(c) 2008 The Gale Group

File 621: Gale Group New Prod. Annou. (R) 1985-2008/Jun 26
(c) 2008 The Gale Group

File 636: Gale Group Newsletter DB(TM) 1987-2008/Jul 09
(c) 2008 The Gale Group

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(c) 2008 ProQuest Info&Learning

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(c) 2008 The HW Wilson Co.

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(c) 2008 The New York Times

File 475: Wall Street Journal Abs 1973-2008/Jul 16
(c) 2008 The New York Times

File 583: Gale Group Global base(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 139: EconLit 1969-2008/Jun
(c) 2008 American Economic Association

File 256: TechnoSource 82-2008/Nov
(c) 2008 Info. Sources Inc

File 996: NewsRoom 2000-2003
(c) 2008 Dialog

File 995: NewsRoom 2004
(c) 2008 Dialog

Set	Items	Description
S1	1	AU=(HEI GES, A? OR HEI GES A? OR HEI GES(2N) A?) OR BY=HEI GES(-2N) A?
S2	113	AU=(KRON, R? OR KRON R? OR KRON(2N) R?) OR BY=KRON(2N) R?
S3	0	AU=(MONI CAL, S? OR MONI CAL S? OR MONI CAL(2N) S?) OR BY=MONI CAL(2N) S?
S4	114	S1 OR S2
S5	0	S4 AND ((QUALI F????()) TUI TI ON()) (PLAN OR PLANS)) OR (SECTI ON-() 529) (3N) (I NTERNAL() REVENUE) OR (529 OR EDUCATI ON OR EDUCATI ONAL OR COLLEGE OR COLLEGES OR UNI VERSI T???) () (SAVI NG OR SAVI NGS) () (PLAN OR PLANS) OR 529() (PLAN OR PLANS))

~~ Non-Patent Literature: Full Text

Dialog files:

9, 15, 16, 20, 148, 160, 267, 268, 275, 610, 613, 621, 624, 625, 626, 634, 636, 810, 813, 996, 995

File 9: Business & Industry(R) Jul / 1994- 2008/ Jul 10
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File 267: Finance & Banking Newsletters 2008/ Jul 07
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(c) 2008 ProQuest Info&Learning
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(c) 2008 The Gale Group
File 610: Business Wre 1999- 2008/ Jul 16
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(c) 2008 American Banker
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(c) 2008 Bond Buyer
File 634: San Jose Mercury Jun 1985- 2008/ Jul 10
(c) 2008 San Jose Mercury News
File 636: Gale Group Newsletter DB(TM) 1987- 2008/ Jul 09
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File 810: Business Wre 1986- 1999/ Feb 28
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File 813: PR Newswire 1987- 1999/ Apr 30
(c) 1999 PR Newswire Association Inc
File 996: NewsRoom 2000- 2003
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File 995: NewsRoom 2004
(c) 2008 Dialog

Set	Items	Description
S1	28905	(QUALIF????() TUITI ON() (PLAN OR PLANS)) OR (SECTI ON() 529) (3- N) (INTERNAL() REVENUE) OR (529 OR EDUCATI ON OR EDUCATI ONAL OR - COLLEGE OR COLLEGES OR UNI VERSI TY OR UNI VERSI TI ES) () (SAVI NG OR SAVI NGS) () (PLAN OR PLANS) OR 529() (PLAN OR PLANS)
S2	26648	TUI TI ON OR COST OR COSTS OR BOARD OR FI Nanci AL OR FI NANCES OR FI Nanci ALLY OR ROOM OR MEALS OR FEE OR FEES
S3	8093	PARAMETER OR PARAMETERS OR CRI TERI A OR CHARACTERI STI C OR C- HARACTERI STI CS OR FACTOR OR FACTORS OR ATTRI BUTE OR ATTRI BUTES OR PROPERTY OR PROPERTI ES OR SPECI FI CATI ON OR SPECI FI CATI ONS OR QUALI TY OR QUALI TI ES
S4	8698	COMPARE? ? OR COMPARI NG OR COMPARI SON OR COMPARBL?? OR COM- PARATI VE?? OR APPRAI S??? OR ASSESS??? OR ASSESSMENT OR ANALYZ- ??? OR ANALYS???
S5	16614	TAX OR TAXED OR TAXES OR TAXI NG OR TAXATI ON OR TAXABLE
S6	2202	S2(12N) S3
S7	43	S1(S) S4(S) S5(S) S6
S8	23	S7 NOT PY>2004
S9	21	RD (unique items)

9/3, K/1 (Item 1 from file: 15)

DI ALOG(R) File 15: ABI / Inform(R)
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02622460 387220251
529 tax bites

Pol yak, Ilana
Money v32n7 PP: 29 Jul 2003
ISSN: 0149-4953 JRNL CODE: MON
WORD COUNT: 175

TEXT: If you invest in an out-of-state 529 college savings plan, you may owe more in state taxes next year. In recent months, four states have announced that, in an effort to close budget gaps, they would tax residents who invest in out-of-state 529 plans. Maine and Illinois will tax as income any withdrawals from out-of-state plans. (Alabama, Arkansas and Pennsylvania, among others, already tax out-of-state withdrawals.) Tennessee plans to tax dividends and interest. And New York plans to punish residents who roll over New York State 529 assets to an out-of-state program with a capital-gains tax on any earnings. * Don't panic. For now, only a handful of states levy a tax, and Maine's assessment is in effect only through 2005. Keep in mind too that withdrawals would be taxed at the student beneficiary's lower rate, so the tax bite may be small. In short, the new taxes may not amount to much-especially compared with more important criteria like plan performance or high fees -when it comes to choosing a 529 savings plan, in-state or out.

9/3, K/2 (Item 2 from file: 15)
DI ALOG(R) File 15: ABI / Inform(R)
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02452092 219734451
IRC section 529 plans: Deduction for New York residents
Metzger, Leon M
CPA Journal v72n10 PP: 67 Oct 2002
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 881

...TEXT: be as low as 0.31% New York residents participating in an out-of-state 529 plan, however, cannot receive a New York tax deduction. Thus, the question is: If a New York taxpayer's criteria for choosing between the New York and Utah plans are fees and state taxes, which should the taxpayer choose?

Unfortunately there is no clear-cut answer, but the factors...

9/3, K/3 (Item 1 from file: 20)
DI ALOG(R) File 20: Dialog Global Reporter
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35210585 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Advice On Finding the Right 529 Plan, CNNfn
SECTION TITLE: Business
Ali Velshi
CNNFN NEWS
April 26, 2004
JOURNAL CODE: WCFN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1374

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of what those fees are. And that should play a factor in your choice of 529 plans. VELSHI: What's the benchmark that you use to determine how much the fee should...

9/3, K/4 (Item 2 from file: 20)
DI ALOG(R) File 20: Dialog Global Reporter
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32632351
Q4 2003 Mothers Work Earnings Conference Call - Part 1
FAIR DISCLOSURE WRE

November 19, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4565

... will be marketed at our point of sale and will link to a college saving **529** plan. When used by our customer, she will receive 1% on every purchase made, not just...

... certain retail store and online partners. These rebates will automatically go into her baby's college savings plan. Just imagine the appeal of saving for baby's college funds while buying baby's... One moment Our first question comes from Richard Baum please state your company. RICHARD BAUM, **ANALYST**, CREDIT SUISSE FIRST BOSTON: Credit Suisse First Boston. Just a few questions here following up...

...Thank you. Our next question comes from Holly Guthrie, please state your company. HOLLY GUTHRIE, **ANALYST**, MORGAN KEEGAN: Morgan Keegan. Rebecca, the 80 to the 100 stores you plan to open...

9/3, K/5 (Item 3 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter
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32343521 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q3 2003 The Principal Financial Group Earnings Conference Call - Part 1

FAIR DISCLOSURE WRE

November 04, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4423

... delivered outstanding growth particularly in the light of higher security benefit cost of \$14m after **tax** or \$0.04 per share vs. 3Q02. 2. US Asset Management and Accumulation: 1. Assets...

... incentive plan. 1. However, the current qtr. had higher security benefits cost of \$3m after **tax**. 2. Excluding this item earnings would have improved by 21% which is more consistent with...

... 3Q03, new sale covered members increased the group insured medical and dental vision sequentially and **compared** to a year ago. 6. The decline in covered members for group insured medical and...

... in 3Q03. 2. The \$11m loss is broke up into three components: 1. \$20m after- **tax** loss from refinements to the co.'s valuation model. 2. \$3m gain after **tax** and hedging for mortgage servicing rates evaluation adjustment. 3. \$6m in earnings from ...this change in reporting presentation. 10. Credit Quality and Fixed Maturity Securities Portfolio: 1. After- **tax** net realized capital gains of \$2m for 3Q03 reflect \$19m in losses from impairments and...

... downward its previously communicated expectations. 8. PFG now expects credit capital losses of \$120m after- **tax** for full year 2003. 11. Closing Comments: 1. Earnings continue to emerge as expected and...

9/3, K/6 (Item 4 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter
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27660908 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Event Brief of Q4 2002 The Principal Financial Group Earnings Conference Call - Final - Part 1

FAIR DISCLOSURE WRE

February 05, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4346

... a result of the sale of substantially all of BT, PFG recorded an estimated after- **tax** loss of \$197m in 2002. 5. Pursuant to SFAS 144, revenues and expenses, including corporate...

... partially offset by a servicing loss of \$91m 3. The servicing loss reflects an after- **tax** loss for mortgage servicing rights valuation adjustments, after hedging, of \$82m 4. PFG offset 94...

... impacted by a favorable resolution of an IRS audit issue. 2. The co. had after- **tax** net realized and unrealized capital losses of \$90m vs. net realized and unrealized capital losses...

... 2001. 4. Expects net realized credit capital losses for 2003 to be approx. \$170m after- **tax** weighted toward 1H03. QUESTION AND ANSWER SUMMARY Q1. Clearly, losses were higher than expected. Could you focus in on what were the gross impairments for the year, and how those **compared** to 2001, and what are you projecting for 2003? Could you provide us more details...

9/3, K/7 (Item 5 from file: 20)

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25758828 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lincoln Financial Group Reports Third Quarter Earnings; Announces Settlement of Swiss Re Dispute

BUSINESS WIRE

October 29, 2002

JOURNAL CODE: VBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1811

... K and other documents filed with the Securities and Exchange Commission include additional risks and **factors** which could impact LNC's business and **financial** performance. Moreover, LNC operates in a rapidly changing and competitive environment. New risk factors emerge...

... possible for management to predict all such risk factors. Further, it is not possible to **assess** the impact of all risk factors on LNC's business or the extent to which...

9/3, K/8 (Item 6 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter
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24852672 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Indiana's College Savings Plan Posts Losses

Chris O'Malley

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (INDIANAPOLIS STAR AND NEWS - INDIANA)

September 07, 2002

JOURNAL CODE: KISN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 884

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... plans, performance of the plans' managers is fundamental -- even with the compelling tax benefits of **529 plans**. "Tax exemption is only a factor if you're making money," he said.

Some local **financial** planners have steered clients to states such as Virginia and Rhode Island. Rhode Island plan...

9/3, K/9 (Item 7 from file: 20)

DIALOG(R) File 20: Dialog Global Reporter
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24193016 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lincoln Financial Group Reports Second Quarter Earnings; Company Reports Record Gross Deposits and Net Cash Flows; Weak Stock Market has Negative Impact On Earnings

BUSINESS WIRE

August 01, 2002

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1791

... K and other documents filed with the Securities and Exchange Commission include additional risks and **factors** which could impact LNC's

business and **financial** performance. Moreover, LNC operates in a rapidly changing and competitive environment. New risk factors emerge...

...possible for management to predict all such risk factors. Further, it is not possible to **assess** the impact of all risk factors on LNC's business or the extent to which...

9/3, K/10 (Item 1 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

(c)2008 The Gale Group. All rts. reserv.

16668185 SUPPLIER NUMBER: 110315207 (USE FORMAT 7 OR 9 FOR FULL TEXT)

)

Taxation and Savings (Conferences)

NBER Reporter, 26(3)

Fall, 2003

ISSN: 0276-119X LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2266 LINE COUNT: 00186

... manages the 529 plans. Samwick analyzes the extent to which that rent appears in the **fee** structure and performance **characteristics** of mutual funds that are made available in **529 plans**. While examples can be found of poor offerings in **529 plans**, the general result is that mutual fund companies do not systematically offer higher fee, lower...

9/3, K/11 (Item 2 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

(c)2008 The Gale Group. All rts. reserv.

15282533 SUPPLIER NUMBER: 93801123 (USE FORMAT 7 OR 9 FOR FULL TEXT)

IRC section 529 plans: deduction for New York residents. (Personal Financial Planning).

Metzger, Leon M

CPA Journal, 72, 10, 67(1)

Oct, 2002

ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 898 LINE COUNT: 00071

... a New York tax deduction. Thus, the question is: If a New York taxpayer's **criteria** for choosing between the New York and Utah plans are **fees** and state **taxes**, which should the taxpayer choose?

Unfortunately there is no clear-cut answer, but the factors...

9/3, K/12 (Item 3 from file: 148)

DIALOG(R) File 148: Gale Group Trade & Industry DB

(c)2008 The Gale Group. All rts. reserv.

14887574 SUPPLIER NUMBER: 90536348 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banking on a 529 plan: with minimal expense, employers can offer workers a tax-advantaged savings plan for education expenses. (Benefits). (Statistical Data Included)

Pethokoukis, James

HRMagazine, 47, 8, 56(5)

August, 2002

DOCUMENT TYPE: Statistical Data Included ISSN: 1047-3149

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2111 LINE COUNT: 00167

... available to out-of-state participants. Although earnings in 529 plans are free of federal **taxes**, they are not necessarily free of state **taxes**. When **comparing** various states' plans, "forget all the other bells and whistles" and look closely at state **taxes**, says Larry Gazer, a **529 plan** consultant with the Boston-based H.C. Wainwright & Co. investment firm

Consider the experience of...

^ 9/3, K/13 (Item 1 from file: 267)
DIALOG(R) File 267: Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

04593666

Market Place

Editorial Staff

Financial Planning

October 1, 2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 1620

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...and seeks a high level of current income exempt from federal and California personal income **taxes**. The latter is managed by Mark Sommer and seeks a high level of current income exempt from federal and New York state and city income **taxes**. The company has also introduced the Advisor Investment Grade Bond Fund. It is managed by...fund of funds, for the range of aggressive to conservative investors. Clients can make 12 **tax**-free transfers among investment choices per year.

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BE A **529** - **PLAN** WZARD

401kid has launched the Web-based **529** - **plan** product ESP Wzard. It is delivered through an ASP and can be distributed through corporate portals, financial planners, insurance companies, schools and directly to investors. It offers a **529** - **plan** due diligence guide and can create a custom guide to help determine which plans are best for an individual based on fees, expenses and **tax** deductions. Planners can license and private label the product and integrate it into their Web...

...Asset Class Illustrator, an online research tool financial advisers can use to view a historical **analysis** of how an index (or hypothetical portfolio of up to 15 indexes) would have behaved...

... GIFT FROM THE IRS

The IRS Web site is offering a basic estate and gift **tax** primer plus an overview of recent **tax** law changes. Topics covered include increased estate and gift **tax** applicable exclusion amounts, the reduction of the maximum estate and gift **tax** rate and the increased annual exclusion for gifts. The site also contains a frequently asked questions area and a page where some of the common estate and gift **tax** forms can be downloaded.

www.irs.gov

SMA STRATEGIES

GE Private Asset Management has enhanced...theory and REITs, local market information dynamics and return on capital versus cost of capital **analysis**

www.jklasser.com

CONQUER FINANCIAL PLANNING

John Wiley and Sons is offering Rattiner's Financial...

9/3/14 (Item 2 from file: 267)

DIALOG(R) File 267: Finance & Banking Newsletters

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04592221

529 plans require employer due diligence

Arman Rousta

Employee Benefit News

August 1, 2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 920

RECORD TYPE: FULLTEXT

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TEXT:

While **529 plans** represent a major savings opportunity for families and a benefits tool for employers, there seems to be more misinformation and confusion than clear guidelines on how to initiate an **Education Savings Plan**. If you are a benefits director, compensation **analyst**, or senior executive at a multi-state corporation and you are looking to bolster your...

...Prior to scrutinizing fund managers and what they have to offer, a company must first **assess** its own employee demographics. A good starting point would be having a spreadsheet with the...

...place, you are ready for step two, which is to gather data on all relevant **529 plans** (i.e., plans within each state in which the company has employees). Since every state...

...states. Key questions to answer in this step include:

- * Does the plan offer residents state **tax** deductions on contributions, and if so, what are the deduction ranges?
- * Are earnings in the plan subject to state **taxes** upon withdrawal?
- * What are the contribution limits (minimum and maximum)?
- * What types of sales fees...

...or penalty fees for switching out of the plans, and if so, how are they **assessed**?

- * What are the historical investment returns of various investment options and on overall plan assets...

...program manager and what are the general terms of their contracts with the states whose **529 plans** they manage?

- * Are there other miscellaneous benefits offered to state residents and/or non-residents...

...state and nationwide.

The only notable and immediately measurable differences amongst the plans are the **tax** benefits and the plan fees (pay close attention to both sales and fund expenses). The...

...of dollars in different asset values over long periods of time. Most

important to remember, **tax** benefits translate to guaranteed money, projected investment returns do not. Hence, investors should always be wary of investing in a **529 plan** that does not offer comparable **tax** benefits to their own state plan.

If these last few sentences were confusing to you, then you should speak with a **financial** advisor or take some time to comprehend investment terminology and how various **factors**, such as **tax**-advantaged funds, impact **financial** planning.

Moreover, the key challenge for employers in evaluating this complex yet promising new savings vehicle is in measuring the trade-offs between aligning with just one **529 plan** and offering multiple **529 plans**.

Clearly, the multiple plan approach benefits employees, by giving them a choice and making sure that they at least evaluate their own state's **529 plan** as part of their diligence process. Many companies that only endorse one **529 plan** have tried to escape this fiduciary responsibility by putting out short memos that encourage employees to evaluate their own state's **529 plan** prior to signing on with the company-endorsed plan - this is a shoddy approach.

Employees...

...been both confused and angered by companies' lack of diligence, which has resulted in missed **tax**-savings opportunities and reduced account values. If nothing else, employees would appreciate basic investor education...

...deal with this process or work with an independent, objective financial advisor to devise a **529 plan** strategy.

The result of not doing so may be the loss of millions in college...

...issues.

As the "war for talent" continues, it is evident that companies ought to leverage **529 plans** as a key element within their benefits programs - so decision-makers should not ponder if they should implement an **Education Savings Plan** but rather when and how.

For more information on this topic, visit the 401kid Advisors...

...business experience in technology companies. 401kid is an education-focused financial services company geared towards **Education Savings Plans** (ESP) and Youth Money Management.

9/3, K/15 (Item 1 from file: 996)

DIALOG(R) File 996: NewsRoom 2000-2003

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0660026677 16780U1N

Getting smart about saving for education Investing for children / Not kid stuff

Barbara Wall

International Herald Tribune, p13

Saturday, June 28, 2003

JOURNAL CODE: ACVQ LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newspaper ISSN: 0294-8052

WORD COUNT: 1,383

...open an account.

Dan McNeela, a funds analyst at Morningstar Inc., tracks the performance of **529 plans**. "Many of the options geared to fixed income have done well recently, but this does..."

...at what is available in their own state first, as there may be additional state **tax** deductions for plan contributions. Investors should then consider the **quality** of funds available."

A real sticking point with **529 plans** is **cost**. Some plans have become unacceptably expensive due to the added bureaucracy involved in running the ...

9/3, K/16 (Item 2 from file: 996)

DIALOG(R) File 996: NewsRoom 2000-2003

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0169517862 158MOKG5

Nightly Business Report

Paul Kangas, Susie Gharib

Nightly Business Report

Thursday, November 23, 2000

JOURNAL CODE: AABP LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Broadcast SECTION HEADLINE: Business

WORD COUNT: 4,257

...the most popular are qualified state tuition plans, better known as: prepaid tuition and Section **529 plans**. One expert on these plans is CPA Joseph Hurley. Aside from the **tax** breaks they offer, I asked Joe why he thinks these plans are worthwhile for many...

...you are trying to save for. KANGAS: Joe, I understand there are two types of **529 plans**: prepaid tuition plans and savings plans. How do they differ? HURLEY: The prepaid tuition plans represent pretty much the old guard of **529 plans**. Those work a lot like tuition future contracts where you would purchase a bundle of...what the savings plans offer.

KANGAS: Yes. I bet many people think that the Section **529 plans** are only available to residents of the sponsoring state; but aren't some open to...

...s best for you. KANGAS: All right. So there are a big differences between Section **529 plans**. And what should a parent or grandparent consider in deciding which one to put money...

...your own money if you had to do that. KANGAS: Joe Hurley added that the **529 plans** actually offer several different **tax** breaks, including deferred **taxes** on earnings, having the **taxes** taken at the student's lower **tax** bracket, and, in many cases, a break on state **taxes** as well. GHARIB: And if you would like to get more information about Section **529 plans**, the college selection process, or any of the other subjects that we've discussed on...

9/3, K/17 (Item 1 from file: 995)

DIALOG(R) File 995: NewsRoom 2004

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0919575216 16RH29GH

Filed - 701-40, 42, 52, 53, 58, 59

RegAlert

Wednesday, November 10, 2004

JOURNAL CODE: GDGC LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal

WORD COUNT: 2,463

TEXT:

...implementation clause for rule 701- 42.15(422) as follows:

In the case of commercial **property**, rehabilitation **costs** must equal at least 50 percent of the **assessed** value of the **property**, excluding the value of the land, prior to rehabilitation. In the case of residential **property** or barns, the rehabilitation **costs** must equal at least \$25,000

or 25 percent of the fair market value, excluding...

...value of the land,

prior to the rehabilitation, whichever amount is less. In computing the **tax** credit for eligible property that is classified as residential or as commercial with multifamily residential...

...the rehabilitation costs

are not to exceed \$100,000 per residential unit. In computing the **tax** credit, the only costs which may be included are the rehabilitation

costs incurred between the...

...implementation clause for rule 701- 52.18(422) as follows:

In the case of commercial **property**, rehabilitation **costs** must equal at least 50 percent of the **assessed** value of the **property**, excluding the value of the land, prior to rehabilitation. In the case of residential property or barns, the rehabilitation **costs** must equal at least \$25,000

or 25 percent of the fair market value, excluding...

...value of the land,

prior to the rehabilitation, whichever amount is less. In computing the **tax** credit for eligible property that is classified as residential or as commercial with multifamily residential...

...the rehabilitation costs

are not to exceed \$100,000 per residential unit. In computing the **tax** credit, the only costs which may be included are the rehabilitation costs incurred between the...

...gifts, grants, or donations<D> for

contributions made to the endowment fund of the Iowa **educational savings plan** trust. [D>For **tax** years ending on or after July 1, 1998, to<D> To the extent that the contribution was not deductible for federal income **tax** purposes, any gift, grant, or donation to the endowment fund of the Iowa **educational savings plan** trust [D>made on or after that date has not been deducted in computing federal **taxable** income, the amount<D> may be deducted for Iowa income **tax** purposes. The contribution must be made on or after July 1, 1998, but before April...

...701-58.7(422), introductory paragraph, as follows:

701-58.7(422) Allocation of franchise **tax** revenues. [D>Each<D> For fiscal years prior to July 1, 2004, each quarterly distribution shall be made up of the **tax** shown due on the franchise **tax** returns received during that quarter, net of all refunds of franchise **tax** established during that quarter. In determining the portion of franchise **tax** revenues to be distributed to cities and counties for fiscal years prior to July 1...

...is required to submit the appropriate allocation data

with the filing of its Iowa franchise **tax** return. Each financial institution shall accumulate or maintain data to properly determine the business activity...

...as follows:

701-59.21(422) S corporation and limited liability company financial institutions. For **tax** years beginning on or after January 1, 1997, a financial institution as defined in Section...

...an amount of income as if the financial

institution were subject to federal corporation income **tax**. For **tax** years beginning on or after July 1, 2004, a financial institution organized as a limited liability company under Iowa Code chapter 524 that is **taxed** as a partnership for federal income **tax** purposes must compute an amount of income as if the financial institution were subject to federal corporation income **tax**. The income is to be computed in the same manner as a financial institution that is subject to or liable for federal income **tax** under the Internal Revenue Code in effect for the applicable **tax** would compute its federal **taxable** income. This rule is intended to implement Iowa Code section 422.61 as amended by...

...gifts, grants, or donations<D> for

contributions made to the endowment fund of the Iowa **educational savings plan** trust. [D>For **tax** years ending on or after July 1, 1998, to<D> To the extent that [D>for<D> the contribution was not deductible for federal income **tax** purposes, any gift, grant, or donation to the endowment fund of the Iowa **educational savings plan** trust [D>made on or after that date has not been deducted in computing federal **taxable**

income, the amount <D> may be deducted for Iowa franchise **tax** purposes. The contribution must be made on or after July 1, 1998, but before April...

9/3/18 (Item 2 from file: 995)
Dialog(R) File 995: NewsRoom 2004
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0836097182 16L82YWX

Who benefits from the education saving incentives? Income, educational expectations and the value of the 529 and Coverdell. (Coverdell Education Savings Accounts)

Dynarski, Susan

National Tax Journal, v57, n2, p359(25)

Tuesday, June 1, 2004

JOURNAL CODE: AFLY LANGUAGE: English RECORD TYPE: Abstract

DOCUMENT TYPE: Scholarly Journal ISSN: 0028-0283

WORD COUNT: 13,110

...of rising tuition prices. (2) Michigan exempted investment returns in its prepaid plan from state **taxes**, and argued to the Internal Revenue Service (IRS) that returns should also be exempted from federal **taxes**. The IRS disagreed, but Michigan went forward with the plan and sued the IRS for a refund of **taxes** paid, winning its case in 1994. While the Michigan case was winding through the courts...

...tuition plans.

In 1997, Congress codified the federal tax treatment of the tuition plans in **Internal Revenue Code Section 529**. IRC 529 also contains language that recognized a variant on the prepaid plans that had been introduced by a handful of states: the **tax**-advantaged **college savings plan**. Like the ESA, these new savings plans allowed after-**tax** investments to grow free of federal and state **taxes**; however, withdrawals used for postsecondary costs were exempt only from state **taxation**. With the passage of **tax** reform in 2001, the federal **tax** on withdrawals from **529 savings plans** was eliminated. (3) States that did not already have a savings plan quickly established one. As of summer 2003, every state except Washington had a **529 savings plan**, as does the District of Columbia. The growth of the **529 savings plans** has far outstripped that of the prepaid plans, likely because of their greater fungibility and potentially higher returns. In this paper, I focus on the **529 savings plans**.

Eligibility for and Tax Advantages of the 529 and ESA

The tax treatments of the...

...state has a lifetime limit, periodically adjusted, on contributions that can be made to its **529 plan** in the name of a beneficiary. This limit currently averages \$241,000 and ranges from...

...local plan by allowing them to deduct contributions to its 529 savings plan from state **taxable** income. Each state contracts with a mutual fund company to run its plan, chooses the...

...to investors, decides upon the treatment of deposits and earnings for the purposes of state **taxation**, and negotiates fees that will be paid by the investor to the state and fund...

...driven not only by the fact that some states allow the deduction of contributions from **taxable** income, but by differences in state marginal **tax** rates and the fees charged by the states for 529 accounts. In ongoing work, I...

...this is a case in which high fees in a 529 more than erase its **tax** advantages. Many Wyoming residents would yield higher returns in a non-advantaged account with lower...

...information on 529 savings plans. However, the 2001 SCF predates the

recent expansion of the **tax** advantages of the 529 and ESA and resulting surge in account volume. At the start of 2001, about twenty states did not even have a **529 savings plan** in place, while today every state but Washington has established one. As a result, much of the growth in **529 savings plan** accounts occurred after the 2001 SCF was administered. >From the end of 2000 to the end of 2002, the number of **529 savings plan** accounts grew from half a million to 3.1 million. Over the same period, assets...

9/3, K/19 (Item 3 from file: 995)

DI ALOG(R) File 995: NewsRoom 2004

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0811027542 16JQOUMP

(Part 1 of 2) Year Ended December 31, 2003, Results

Market News Publishing Canada

Wednesday, April 14, 2004

JOURNAL CODE: DJAG LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 7,867

...the Trust Units will cease to be qualified investments for registered retirement savings plans, registered **education savings plans**, deferred profit sharing plans and registered retirement income funds. Regulatory Matters The Corporation's operations...

...gas assets are subjected to an impairment test. The reserve estimates are also used to **assess** the borrowing base for the Trust's credit facilities. Revision or changes in the reserve...

...increased and a liability set up for the amount calculated under the new standard. The **comparative** numbers for 2003 will be restated to reflect the new standard. Hedging Relationships Effective for...

9/3, K/20 (Item 4 from file: 995)

DI ALOG(R) File 995: NewsRoom 2004

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0810543714 16JP1AQI

Advantage Announces Year Ended December 31, 2003 - Results and Reserve Information

Canada Newswire English

Tuesday, April 13, 2004

JOURNAL CODE: BIJF LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newswire

WORD COUNT: 13,519

...the Trust Units will cease to be qualified investments for registered retirement savings plans, registered **education savings plans**, deferred profit sharing plans and registered retirement income funds. Regulatory Matters The Corporation's operations...

...gas assets are subjected to an impairment test. The reserve estimates are also used to **assess** the borrowing base for the Trust's credit facilities. Revision or changes in the reserve

...increased and a liability set up for the amount calculated under the new standard. The **comparative** numbers for 2003 will be restated to reflect the new standard. Hedging Relationships Effective for...

...based

- investments.
- An active, but extremely competitive market for the acquisition of oil and gas **properties**.
- A structural advantage for income trusts and a lower **cost** of capital when competing with E & P companies for these acquisitions.

With the continued strength...

...and before hedging. Advantage is considerably more sensitive to changes in natural gas prices as **compared** to oil due to the Fund's higher natural gas weighting.

Sensitivities

Annual
Cash...

Annual

...that cash flow from operations and cash available for distribution are useful supplemental measures to **analyse** operating performance and provide an indication of the results generated by the Trust's principal...

...prior to the consideration of how those activities are financed or how the results are **taxed**. Investors should be cautioned, however, that these measures should not be construed as an alternative...

...note 6)	2,043	-
Provision for future site restoration		8,451
5,396		
Future income taxes (note 8)		77,418
77,064		
---		-----
		252,612
227,796		
---		-----
Unit holders' equity		
Unit holders' capital (note... depreciation and site restoration)		
53,822	41,074	
---		-----
		110,305
83,861		
---		-----
Income (loss) before taxes		27,279
(3,368)		
Future income tax recovery (note 8)		(18,138)
(15,992)		
Income and capital taxes (note 8)		1,253
529		
-----		-----
		(16,885)
(15,463)		
---		-----
Net income		44,164
12,095...		
...deduct) items not requiring cash:		
Non-cash performance incentive		19,592
16,475		
Future income taxes		(18,138)
(15,992)		
Depletion, depreciation and site restoration		53,822

... of year	\$	-	\$	-
-------------	----	---	----	---

Supplementary cash flow information

Interest paid	\$	6,414	\$
---------------	----	-------	----

4,560	Income and capital taxes paid	\$	858	\$
-------	-------------------------------	----	-----	----

1,104

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

December 31, 2003

Al l t abul ar amount s...

...intercompany balances and
transactions have been eliminated.

Property and equipment

(a) Petroleum and natural gas **properties** and related equipment

The Fund follows the full **cost** method of accounting in

accordance with the guideline issued by the Canadian Institute of Chartered

• • •

... acquisition, drilling, geological and geophysical costs and overhead expenses related to exploration and development activities. **Costs** of acquiring and evaluating unproved

properties are excluded from depletion calculations until it is determined

whether or not proven reserves are...

... impairment occurs.

Gains or losses are not recognized upon disposition of petroleum

and

natural gas properties unless crediting the proceeds against accumulated costs would result in a change in the rate of

depl et i on

of 20% or more.

depreciation of depletion of petroleum and natural gas properties and

lease and well equipment is provided on accumulated **costs** using the

unit of production method based on estimated proved petroleum and natural gas reserves...

...oil or liquids being equal to
six mcf of natural gas.

The depletion and depreciation **cost** base includes total

capitalized

costs , less **costs** of unproved **properties** , plus a provision for future

development **costs** of proven undeveloped reserves.

The net carrying value of the Trust's petroleum and natural ...

... This amount is the aggregate of estimated future

net revenues from proved reserves and the **costs** of unproved **properties**, net of impairment allowances, less future estimated production **costs**, general and administrative **costs**, financing

costs, site restoration and abandonment costs, and income taxes. Future

net

revenues are estimated using prices and costs without escalation

or

discounting, and the income tax and Alberta Royalty Credit legislation in effect at the year-end.

(b) Furniture and equipment . . .

...accumulated provision account as incurred.

Measurement uncertainty
 The amounts recorded for depletion and depreciation of **property**
 and equipment and the provision for future site restoration **costs**
 are based on estimates. The ceiling test calculation is based on
 estimates of proved reserves...
 ...accrual basis and are paid to
 Unitholders monthly based on cash available for distributions.
 Income **taxes**
 The Fund is a **taxable** trust under the Income **Tax** Act (Canada).
 Any **taxable** income is allocated to the Unitholders and therefore no
 provision for income **taxes** relating to the Fund is included in
 these financial statements.
 The Corporation follows the liability method of accounting for
 income **taxes**. Under this method future **tax** assets and liabilities are
 determined based on differences between financial reporting and
 income **tax** bases of assets and liabilities, and are measured
 using substantially enacted **tax** rates and laws expected to apply when
 the differences reverse. The effect on future **tax** assets and
 liabilities of a change in **tax** rates is recognized in net income in the
 period in which the change is substantially...
 ...fair value of
 identifiable assets and liabilities acquired. Goodwill is not
 amortized. Goodwill impairment is **assessed** annually at December
 31,
 the or as economic events dictate, by **comparing** the fair value of
 the reporting unit to its carrying value, including goodwill. If the
 ...

...	Net working capital	(14,027)	costs	
256	Capital lease obligation	(2,054)	incurred	
	Future income taxes	(18,492)		
97,025	Future site restoration	(1,748)		\$
		\$ 97,025		
	(ii) Best Pacific Resources...			
...	acquired			
	and liabilities assumed:		Consideration:	
51,849	Property and equipment	\$ 46,852	Cash	\$
	Future income taxes	7,737	Acquisition	
	Net working capital	212	costs	
	Future site restoration	(1,353)	incurred	1...
...	acquired			
	and liabilities assumed:		Consideration:	
69,000	Property and equipment	\$ 108,592	Cash	\$
	Future income taxes	(37,893)	Acquisition	
1,699		\$ 70,699	costs	
			incurred	
				\$

70,699

4. **FIXED ASSETS**
During...

...directly related to
exploration and development activities of \$1,804,000
(2002 - \$1,319,000).
Costs of \$22,300,000 (2002 - \$18,010,000) for unproven

properties have been excluded from the calculation of depletion expense, and
future development **costs** of \$43,152,000 (2002 - \$10,030,000)

have been included in costs subject to...152 and 27,829,645
respectively for the year ending
December 31, 2002.

8. **INCOME TAXES**

The **taxable** income of the Fund is comprised of interest income
related to the AOG Notes and royalty income from the AOG Royalty
less deductions for Canadian Oil and Gas **Property** Expense (COGPE) and
unit issue **costs**.

The provision for income **taxes** varies from the amount that would
be computed by applying the combined Canadian federal and provincial
income **tax** rates for the following reasons:

	For the year	For the
	ended	ended
	Dec. 31, 2003	Dec. 31,
year		
2002		

(3,368)	Income (loss) before taxes	\$ 27,279	\$
---------	-----------------------------------	-----------	----

(1,424)	Expected income tax expense (recovery) at statutory rates	11,131	
---------	---	--------	--

6,044	Increase (decrease) in income taxes resulting from Non-deductible Crown charges	7,029	
-------	--	-------	--

(6,458)	Resource allowance	(8,798)	
---------	--------------------	---------	--

(14,154)	Amounts included in trust income and other	(27,500)	
----------	---	----------	--

(15,992)	Future income tax recovery	(18,138)	
----------	-----------------------------------	----------	--

529	Income and capital taxes	1,253	
-----	---------------------------------	-------	--

(15,463)		\$ (16,885)	\$
----------	--	-------------	----

The components of the future income **tax** liability at December 31
are as follows:

2003	2002
------	------

80,402	Property and equipment in excess of tax basis	\$ 88,236	\$
(1,711)	Future site restoration deductions	(2,872)	
(1,877)	Non-capital tax loss carry forward	(8,327)	
250	Other	381	

77,064	Future income tax liability	\$ 77,418	\$

<p>The Fund has non-capital tax loss carry forward of approximately \$21.0 million of which \$0.3 million expires in...</p>			

9/3/21 (Item 5 from file: 995)

DIALOG File 995: NewsRoom 2004

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0774573602 16GF27VM

Freedom of Information Act; exempts certain emergency service records.

Legal Alert

Tuesday, February 3, 2004

JOURNAL CODE: GDGD LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Trade Journal

WORD COUNT: 7,733

...information, as defined in (section) 2.2-3801, provided to the Board of the Virginia **College Savings Plan** or its employees by or on behalf of individuals who have requested information about, applied...

...section) 3.1-622 and

3.1-624.

71. Records of the Department of Environmental **Quality**, the State Water Control **Board**, State Air Pollution Control **Board** or the Virginia Waste Management Board relating to (i) active federal environmental enforcement actions that...

...service.

76. Records of the State Lottery Department pertaining to (i) the social security number, **tax** identification number, state sales **tax** number, home address and telephone number, personal and lottery banking account and transit numbers of...

...action by

the Board for a positive test result.

85. Security plans and specific vulnerability **assessment** components of school safety audits, as provided in (section) 22.1-279.8. Nothing in...

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2, 35, 65, 99, 139, 256, 474, 475, 583

File 2: INSPEC 1898-2008/Jun W8

(c) 2008 Institution of Electrical Engineers

File 35: Dissertation Abs Online 1861-2008/Nov

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File 65: Inside Conferences 1993-2008/Jul 16

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File 99: Wilson Appl. Sci & Tech Abs 1983-2008/Jun

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File 139: EconLit 1969-2008/Jun

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File 256: TecInfoSource 82-2008/Nov
 (c) 2008 Info. Sources Inc
 File 474: New York Times Abs 1969-2008/Jul 16
 (c) 2008 The New York Times
 File 475: Wall Street Journal Abs 1973-2008/Jul 16
 (c) 2008 The New York Times
 File 583: Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	174	(QUALIF????)(TUITON)(PLAN OR PLANS) OR (SECTION) 529(3-N)(INTERNAL()REVENUE) OR (529 OR EDUCATION OR EDUCATIONAL OR - COLLEGE OR COLLEGES OR UNIVERSITY OR UNIVERSITIES) (SAVING OR SAVINGS) (PLAN OR PLANS) OR 529() (PLAN OR PLANS)
S2	113	TUITON OR COST OR COSTS OR BOARD OR FINANCIAL OR FINANCES OR FINANCIALLY OR ROOM OR MEALS OR FEE OR FEES
S3	4	PARAMETER OR PARAMETERS OR CRITERIA OR CHARACTERISTIC OR CHARACTERISTICS OR FACTOR OR FACTORS OR ATTRIBUTE OR ATTRIBUTES OR PROPERTY OR PROPERTIES OR SPECIFICATION OR SPECIFICATIONS OR QUALITY OR QUALITIES
S4	9	COMPARE? ? OR COMPARING OR COMPARISON OR COMPARBL?? OR COMPARATIVE?? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ANALYZ-??? OR ANALYS???
S5	76	TAX OR TAXED OR TAXES OR TAXING OR TAXATION OR TAXABLE
S6	9	S1(S) (S3 OR S4)
S7	6	S6 NOT PY>2004
S8	6	RD (unique items)

8/3, K/1 (Item 1 from file: 35)

DI ALOG(R) File 35: Dissertation Abs Online
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01703515 ORDER NO: AAD99-31515
STATE-SPONSORED, TAX-ADVANTAGED COLLEGE SAVINGS PLANS: A STUDY OF THEIR IMPACT ON CONTEMPORARY UNDERSTANDING OF THE PUBLIC-VERSUS-PRIVATE RESPONSIBILITY TO PAY FOR HIGHER EDUCATION ISSUE

Author: ROTH, ANDREW PAUL
 Degree: PH. D.
 Year: 1999
 Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)
 Source: VOLUME 60/05- A OF DISSERTATION ABSTRACTS INTERNATIONAL.
 PAGE 1479. 376 PAGES

...by the question, "Does the growth of prepaid tuition and state-sponsored, tax-advantaged **college savings plans** indicate a shift in public policy to a greater private (i.e., parent and student...

...public (i.e., taxpayer and government) responsibility for paying for higher education", this study **assessed** the shifting landscape of public policy regarding higher education finance. A literature review of the...

...bolditalic> to pay for higher education debate, and the concept of state-sponsored, tax-advantaged **college savings plans** was completed. Next, employing finance and investment theory, the types of tax-advantaged **college savings plans** were identified and defined. Secondly, the origin and growth of tax-advantaged **college savings plans** was detailed and a national taxonomy of all current plans was constructed. This included a...

...s cumulative policy position regarding the guiding question. Next, the states's program provisions were **analyzed** to determine what they actually do (as opposed to what the states say they do...

8/3, K/2 (Item 2 from file: 35)

DI ALOG(R) File 35: Dissertation Abs Online
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01128048 ORDER NO: AAD90-31215

A FEASIBILITY STUDY OF COLLEGE SAVINGS PLANS AND TUITION PREPAYMENT PLANS FOR THE STATE OF MISSISSIPPI

Author: PRATHER, THOMAS EDDIE

Degree: PH. D.

Year: 1990

Corporate Source/Institution: THE UNIVERSITY OF MISSISSIPPI (0131)

Source: VOLUME 51/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1862. 131 PAGES

...to determine relationships of profession and type of institution where employed with critical issues concerning **college - saving plans** and tuition-prepayment plans. The chi-square **analyses** indicated that profession and type of institution where employed was significantly related in three out...

8/3, K/3 (Item 1 from file: 474)

DIALOG(R) File 474: New York Times Abs

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08088817 NYT Sequence Number: 479489030713

AVOIDING FEE PITFALLS AS COLLEGE SAVINGS CLIMB

O'Shaughnessy, Lynn

New York Times, Col. 2, Pg. 8, Sec. 3

Sunday July 13 2003

ABSTRACT:

Experts caution that fees incurred in starting and maintaining state-sponsored 529 **education savings plans** may negate some of tax savings for which plans were established; fee structures vary by state and investment choice, and thus may be difficult to determine; Morningstar **analyst** Langdon Healy says that annual expense ratio should be not exceed 1 percent; photo (M)

CORRECTION:

8/3, K/4 (Item 1 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

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08221769 NYT Sequence Number: 000000041216

NEW STATE GUIDES HELP INVESTORS COMPARE '529S'

CHU, KATHY (BYLINER)

Wall Street Journal, Col. 4, Pg. 2, Sec. D

Thursday December 16 2004

ABSTRACT:

New state-sponsored guidelines should begin making it easier for investors to **compare** popular 529 **college - savings plans**, but understanding these complex investment vehicles remains a challenge; the guidelines, released by **College Savings Plans** Network, outline how fees and features in **529 plans** should be broken out for investors (M)

CORRECTION:

8/3, K/5 (Item 2 from file: 475)

DIALOG(R) File 475: Wall Street Journal Abs

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08212575 NYT Sequence Number: 000000040909

HEALTH SAVINGS ACCOUNTS GAIN MOMENTUM

STORY, LOUISE (BYLINER)

Wall Street Journal, Col. 1, Pg. 2, Sec. D

Thursday September 9 2004

ABSTRACT:

...high-deductible health policies that people must have to open an HSA; the accounts combine **characteristics** of IRAs, **529 plans** and 401(k)s; chart (L)

CORRECTION:

8/3, K/6 (Item 3 from file: 475)
DIALOG(R) File 475: Wall Street Journal Abs
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08204667 NYT Sequence Number: 000000040615

FUND TRACK

CHU, KATHY (BYLINER)
Wall Street Journal, Col. 4, Pg. 9, Sec. D
Tuesday June 15 2004

ABSTRACT:

States plan to finalize disclosure guidelines on **529 college - savings plans** by year's end in hopes of keeping federal regulators at bay; the voluntary guidelines could make it easier for investors to **compare 529 plans** (M)

CORRECTION:

~~ Patent Literature:
Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976-2007/ Dec(Updated 080328)
(c) 2008 JPO & JAPI O
File 348: EUROPEAN PATENTS 1978-2007/ 200826
(c) 2008 European Patent Office
File 349: PCT FULLTEXT 1979-2008/ UB=20080710| UT=20080703
(c) 2008 WPO/ Thomson
File 350: Derwent WPI X 1963-2008/ UD=200843
(c) 2008 The Thomson Corporation

Set	Items	Description
S1	32	(QUALIF????() TUITI ON() (PLAN OR PLANS)) OR (SECTI ON() 529) (3- N) (I NTERNAL() REVENUE) OR (529 OR EDUCATI ON OR EDUCATI ONAL OR - COLLEGE OR COLLEGES OR UNI VERSI TY OR UNI VERSI TI ES) () (SAVI NG OR SAV I NGS) () (PLAN OR PLANS) OR 529() (PLAN OR PLANS)
S2	30	TUITI ON OR COST OR COSTS OR BOARD OR FI Nanci AL OR FI NANCES OR FI Nanci ALLY OR ROOM OR MEALS OR FEE OR FEES
S3	24	PARAMETER OR PARAMETERS OR CRI TERI A OR CHARACTERI STI C OR C- HARACTERI STI CS OR FACTOR OR FACTORS OR ATTRI BUTE OR ATTRI BUTES OR PROPERTY OR PROPERTI ES OR SPECI FI CATI ON OR SPECI FI CATI ONS OR QUALI TY OR QUALI TI ES
S4	18	COMPARE? ? OR COMPARI NG OR COMPARI SON OR COMPARBL?? OR COM- PARATI VE?? OR APPRAI S??? OR ASSESS??? OR ASSESSMENT OR ANALYZ- ??? OR ANALYS???
S5	22	TAX OR TAXED OR TAXES OR TAXI NG OR TAXATI ON OR TAXABLE
S6	4	S1(30N) S4

^ 6/3, K/1 (Item 1 from file: 348)
DIALOG(R) File 348: EUROPEAN PATENTS
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01412449

TECHNIQUES FOR ILLUSTRATING AND ANALYSING COLLEGE SAVINGS PLANS
VERFAHREN ZUR DARSTELLUNG UND ANALYSE VON AUSBILDUNGSSPARPLANEN
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date):

WD 2002011014 020207
APPLICATION (CC, No, Date): EP 2001948641 010621; WD 2001US20040 010621
PRIORITY (CC, No, Date): US 620452 000720
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G06F-017/60
LANGUAGE (Publication, Procedural, Application): English; English; English
TECHNIQUES FOR ILLUSTRATING AND ANALYSING COLLEGE SAVINGS PLANS

6/3, K/2 (Item 1 from file: 349)

DI ALOG (R) File 349: PCT FULLTEXT
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01608302 **Image available**

**EDUCATIONAL INSTITUTION SELECTION SYSTEM AND METHOD
SYSTEME ET PROCEDE DE SELECTION D'INSTITUTION EDUCATIVE**

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WD 200805324 A2 20080110 (WD 0805324)

Application: WD 2007US15110 20070629 (PCT/WD US2007015110)

Priority Application: US 2006817066 20060629; US 2006853779 20061024

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 2581

Fulltext Availability:

Detailed Description

Detailed Description

^ 6/3, K/3 (Item 2 from file: 349)

DI ALOG (R) File 349: PCT FULLTEXT
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00877778

**TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS
TECHNIQUES PERMETTANT D'ILLUSTRER ET D'ANALYSER DES PLANS D'EPARGNE AU
NIVEAU POST-SECONDAIRE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200211014 A2 20020207 (WO 0211014)

Application: WO 2001US20040 20010621 (PCT/WO US0120040)

Priority Application: US 2000620452 20000720

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

CA IN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 9107

TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS

Fulltext Availability:

Detailed Description

Claims

Detailed Description

Techniques for Illustrating and

Analyzing College Savings Plans

1. Field of the Invention

The invention relates to machine-executable techniques for performing
financial calculations directed to **college saving plans**.

2. Background Art

With the ever-increasing costs of tuition, room and board, many families

...educational purposes, the earnings portion is taxed as ordinary income,
and a 10% penalty is **assessed**.

It is possible to combine a **529 plan** with a UGMA/UTMA transfer, so
as

to enable a client to benefit from...of numerical comparison between
different college funding alternatives.

In view of the foregoing web site **analysis**, there is a need for a
college funding calculator that considers the tax implications of each of
a plurality of **college saving plans**. There is also a need for a
calculator that provides a **comparative analysis** for these saving
plans, so as to enable an investor to select a plan or...

...or her needs.

SUMMARY OF THE INVENTION

Novel computerized methods are described for illustrating and **analyzing**
educational saving plans by considering the tax implications of
these plans. The

method is for use with a...received identifiers, retrieving the
corresponding set of cost parameters from the computer-readable medium. A

comparative analysis of a plurality of **educational savings**
plans is generated by applying each retrieved set

of cost parameters to each of the educational plan parameter sets. This

comparative analysis takes into consideration the tax implications of
a plurality of **educational savings plan**. The results of the

comparative analysis are outputted on a display and/or printout so
that an investor can determine which of the plurality of **educational**
savings plans best meets his or her needs.

Pursuant to a further embodiment of the invention, the...

...and board for each of a plurality of educational institutions across the

United States. The **educational savings plans** include at least one IRC (**I**nternal Revenue Code) **S**ection **529 Plan** .

Optionally, the **analysis** implements a **comparison** of a specific asset allocation, and/or use of the Section **529 Plan** asset allocation applied to all assets, so as to receive a **comparison** based upon tax advantages only. Moreover, the **analysis** may optionally consider a blended and/or progressive asset allocation based upon the age of...

...or lump sum savings needed for each of the plurality of saving plans. This graphical **comparison** considers the tax implications of the saving plans. When selecting a saving plan that is a combination of various investment vehicles as, for example, 10 a Section **529 Plan** , a UGMA TJTMA Plan, and an Education IRA, the graphical **comparison** displays the most advantageous annual breakdown for saving money.

A further optional feature permits...

...or estimated;

FIG 30 is a display screen capture that shows the results of the **educational savings plan analysis** generated by the output mechanism pursuant to a preferred embodiment of the...

...32 is a display screen capture that shows a comparison among a plurality of different **educational savings plans** , taking into account additional lump sum savings;

FIG 33 is a display screen capture showing the results of the **educational savings plan analysis** ' in the form of a year-by-year table that displays the funds invested in the investor's assets, UGMA plan assets, **529 plan** assets, and Educational IRA assets;

FIG 34 is a display screen capture that provides explanatory information to the investor about the results of the **educational savings plan analysis** ; FIGs. 35 and 36 together comprise a flowchart setting forth an operational sequence for performing **educational savings plan** accumulation and withdrawal

calculations according to a preferred embodiment of the invention;

FIGs. 37...200, a corresponding set of cost parameters is retrieved from the computer-readable medium A **comparative analysis** of a

plurality of **educational savings plans** is generated by applying each retrieved set of cost parameters to each of the **educational savings plan** parameter sets (block 203). This **comparative analysis** takes into consideration the tax implications of a plurality of **educational savings plan** . The actual process of applying the retrieved cost parameters to the **educational savings plan** parameter sets is described in greater detail with reference to blocks 204-211. At ...

...fund each of the educational expense goals is calculated, using each of the plurality of **college savings plans** . After the **comparative analysis** of blocks 204-211 is complete, the results of the **analysis** are outputted on a display and/or printout so that an investor can determine which of the plurality of

educational savings plans best meets his or her needs (block 213). This

comparative analysis may, but need not, be provided in the form of a table or graphical object that shows annual and/or periodic savings breakdowns for each of the plurality of **educational savings plans** .

Pursuant to a further embodiment of the invention, the educational institution identifiers stored on the...

...and board for each of a plurality of educational institutions across the United States.

The **educational savings plans** include at least one IRC (**I**nternal

Revenue Code)

Section 529 Plan. The **comparative analysis** optionally provides for a

comparison of a specific asset allocation, and/or use of the **Section 529 Plan** asset allocation applied to all assets, so as to receive a **comparison** based upon tax 10 advantages only. Moreover, the **analysis** may optionally be adapted to provide a blended and/or progressive asset allocation based upon...

...sum savings needed for each of 15 the plurality of saving plans. This graphical **comparison** considers the tax implications of the saving plans. When selecting a saving plan that is a combination of various investment vehicles as, for example, a **Section 529 Plan**, a UGMA/UTMA Plan, and an Education IRA, the graphical **comparison** displays the most advantageous annual breakdown for saving money. Aftwffier optional feature is operable...are 2%

FIG 30 is a display screen capture that shows the results of the **educational savings plan analysis** generated by the output mechanism pursuant to a preferred embodiment of the invention. The graphical...

...are eventually depleted.

10 FIG 31 is a display screen capture that shows a **comparison** among a plurality of different **educational savings plans**, with reference to the accumulation of additional monthly savings. In this example, to accumulate sufficient...

...127 per month under a UGMA 15 plan, \$149 per month under a **Section 529 Plan**, and \$132 per month if a combination of a **Section 529 Plan** and a UGMA is used.

FIG 32 is a display screen capture that shows a **comparison** among a plurality of different **educational savings plans**, taking into account additional lump sum savings. If the investor placed assets into "personal" accounts...

...accoutlit,tlis amount wou dber educeto\$12,561. For aSection529Plan, the amount is \$15,055, and for a UGMA/ **Section 529 Plan** combination, the amount is \$12,561.

FIG 33 is a display screen capture showing the results of the **educational savings plan analysis** in the form of a year-by-year table that displays the investor's assets, UGMA plan assets, **529 plan** assets, and Educational IRA assets. Savings details are provided in tabular form **comparing** assets in each of these plans on a year-by-year basis.

FIG 34 is...

...screen capture that provides explanatory textual information to the investor about the results of the **educational savings plan analysis**.

FIG 35 is a flowchart setting forth an operational sequence for performing **educational savings plan** accumulation and withdrawal calculations according to a preferred embodiment of the invention. The sequence commences...

...2008 does not need to be performed during 2008, unless the user requests a projected **analysis** at that time.

FIG 36 is a flowchart setting forth an operational sequence for determining an **educational savings plan** solution according to a preferred embodiment of the invention. This procedure may be referred to ...

Claim

- 1 A computerized method for illustrating and **analyzing college savings plans**, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter...
- ...a), retrieving the corresponding cost parameter set from the computer-readable medium
- c. generating a **comparative** analysis of a plurality of educational savings plans by applying each of the retrieved cost...
- ...computerized method of claim 2 wherein the step of generating a comparative analysis further includes **comparing** each of a plurality of **educational savings plans** with reference to one or more specific asset allocations.
- 4 The computerized method of claim 2 wherein the step of generating a **comparative analysis** further includes applying a Section **529 Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.
- 5 A system for illustrating and **analyzing college savings plans**, the system comprising:
 - (a) a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter...
- ...medium in response to the input mechanism receiving an educational institution identifier; and
- d. a **comparative** analysis generation mechanism for generating a comparative analysis of a plurality of educational savings plans...
- ...educational savings plans.
- 6 The system of claim 5 wherein at least one of the **educational savings plans** is a Section **529 Plan** developed pursuant to Section 529 of the U.S. Internal Revenue Code.
- 7 The system of claim 5 wherein the **comparative analysis** generation mechanism **compares** each of a plurality of **educational savings plans** with reference to one or more specific asset allocations.
- 8 The system of claim 5 wherein the **comparative analysis** generation mechanism further includes applying a Section **529 Plan** asset allocation to all assets, so as to provide a **comparison** based upon tax considerations.

^ 6/3, K/4 (Item 1 from file: 350)

DIALOG(R) File 350: Derwent WPI X

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0012255965 - Drawing available

WPI ACC NO: 2002-196034/200225

XRPX Acc No: N2002-148889

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of

a variety of plans

Patent Assignee: MERRILL LYNCH & CO INC (MERRILL)

Inventor: HEIGES A; HEIGES A R; KRON R; MONICAL S; MONICAL S E

Patent Family (2 patents, 24 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002011014	A2	20020207	WO 2001US20040	A	20010621	200225 B
US 20040236652	A1	20041125	US 2000620452	A	20000720	200478 E
			US 2004751331	A	20040102	

Priority Applications (no., kind, date): US 2000620452 A 20000720; US 2004751331 A 20040102

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 2002011014	A2	EN	71	38		
National Designated States, Original: CA IN JP MX						
Regional Designated States, Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR						
US 20040236652	A1	EN				Continuation of application US 2000620452

Computerized method for illustrating and analyzing college savings plans, uses a database of education institution cost parameters, savings plan parameters and tax implications to provide comparative analysis of a variety of plans

Original Titles:

Techniques for illustrating and analyzing college savings plans

...

... TECHNIQUES FOR ILLUSTRATING AND ANALYZING COLLEGE SAVINGS PLANS

Alerting Abstract ...with associated costs for tuition, board, etc., and also parameter sets for a variety of **educational savings plans**. A potential investor at a user system (115,117) can specify an education institution identifier and will subsequently receive a **comparative analysis** of the savings plans with respect to the educational institution costs, taking into account tax...

DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for illustrating and **analyzing college savings plans**.

...

...USE - For illustrating and **analyzing college savings plans**, so that an investor can determine which of a plurality of plans best meets his

...

...ADVANTAGE - By providing a **comparative analysis** of a number of **educational savings plans** and also tax implications in respect of an educational institution costs, the method enables an...

...is a hardware block diagram illustrating an operational environment for a method of illustrating and **analyzing college savings plans**.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

Novel computerized methods are described for illustrating and **analyzing educational saving plans by considering the tax** implications of these plans. The method is for use with a computer-readable medium on...

...plan parameter sets specifies one or more characteristics of a corresponding educational savings plan. The **method** includes the steps of receiving at least one educational institution identifier and, for each of

...

...parameter sets. This comparative analysis takes into consideration the tax implications of a plurality of **educational savings plan**. The results of the comparative analysis are outputted on a display and/or printout so that an investor can determine which of the plurality of **educational savings plans** best meets his or her needs.

Claims:

We claim **1**. A computerized method for illustrating and analyzing college savings plans, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of **educational savings plan** parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and...
...a), retrieving the corresponding cost parameter set from the computer-readable medium c. generating a **comparative** analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) to each of the plurality of **educational savings plan** parameters; wherein the comparative analysis takes into account one or more taxation implications for at least one of the **educational savings plans**.